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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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In re application of: Hoffman et al.

Attorney Docket No.: VISAP026

Application No.: Unassigned

Examiner: Unassigned

Filed: Herewith

Group: Unassigned

Title: SMART CARD TRANSACTIONS USING  
WIRELESS TELECOMMUNICATIONS  
NETWORK1c828 U.S. PTO  
09/587092

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**CERTIFICATE OF EXPRESS MAILING**

I hereby certify that this paper and the documents and/or fees referred to as attached therein are being deposited with the United States Postal Service on May 31, 2000 in an envelope as "Express Mail Post Office to Addressee" service under 37 CFR §1.10, Mailing Label Number **EL580850550US**, addressed to the Assistant Commissioner for Patents, Washington, DC 20231.

Carolyn Naegle  
Carolyn Naegle

**INFORMATION DISCLOSURE STATEMENT**  
**UNDER 37 CFR §§1.56 AND 1.97(c)**Assistant Commissioner for Patents  
Washington, DC 20231

Dear Sir:

The references listed in the attached PTO Form 1449, copies of which are attached, may be material to examination of the above-identified patent application. Applicants submit these references in compliance with their duty of disclosure pursuant to 37 CFR §§1.56 and 1.97. The Examiner is requested to make these references of official record in this application.

This Information Disclosure Statement is not to be construed as a representation that a search has been made, that additional information material to the examination of this application does not exist, or that these references indeed constitute prior art.

This Information Disclosure Statement is being filed within three (3) months of the filing date of the above-referenced application. Accordingly, it is believed that no fees are due in connection with the filing of this Information Disclosure Statement. However, if it is determined that any fees are due, the Commissioner is hereby authorized to charge such fees to Deposit Account 50-0388 (Order No. VISAP026).

Respectfully submitted,

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